

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION

In Re: Frank E. Smith

Case No. 10-32479  
Chapter 13

Debtor(s)

ORDER TO INCUR DEBT

This matter came to be heard upon the Motion of the Debtor for the authority to purchase a vehicle, and it appearing to the Court that the debtor has the opportunity to purchase a Jeep Wrangler (or similar vehicle) from Santander Consumer USA Inc, with a loan amount not to exceed \$17,650, with an interest rate not to exceed 12%, and monthly payments not to exceed \$420.00 for 72 months and that the Debtor has funds in his budget with which to make this payment due to the completion of loan payments on his wife's vehicle; and

The Court further determining that it would be in the best interest of the debtor and parties in interest in this case to allow this purchase to take place since the debtor needs a new vehicle in order to have a more economical source of transportation to his employment. His current vehicle is a 1997 Chevrolet Suburban, which is expensive on gas and repairs. For these reasons and other good cause shown, it is hereby

ORDERED that the debtor is authorized to purchase and finance the vehicle described as:

Jeep Wrangler (or similar vehicle) from Santander Consumer USA Inc.

I ask for this:

/s/Richard J Oulton  
Richard James Oulton

Counsel for Debtor

Seen and approved:

/s/ Robert E. Hyman  
Robert E. Hyman  
Chapter 13 Trustee

Entered on Docket \_\_\_\_\_

\_\_\_\_\_  
U.S. Bankruptcy Judge

#### CERTIFICATE OF SERVICE

I hereby certify that I caused to be served by electronic means or by mail first class a true accurate copy of the Order to Incur Debt to the Chapter 13 Trustee, and to all necessary parties on January 13, 2011.

/s/Richard J. Oulton  
Richard J. Oulton  
Counsel for Debtor

#### **PARTIES TO RECEIVE COPIES:**

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